

Mortgagor: Hector L. Rivera Melendez and
Lydia E. Figueroa Rodriguez

Mortgagee: United States District Court
For District of Massachusetts

Property: Address: 15 Madonna Circle Unit 14
City/State Lowell, MA 01854

Amount of Mortgage: Equity in Premises

Massachusetts Certification of Title

I hereby certify that title to the above described property has been examined in the appropriate Registry of Deeds, and that at the time of recording of the mortgage from the mortgagor to the mortgagee, **the mortgagor held a good and sufficient title to the above property**, free from all encumbrances, excepting only matters which are expressly enumerated therein and in the Schedule attached hereto which is incorporated into and made a part of this Certification.

I further certify that the mortgagee holds a good and sufficient record first mortgage to the above property subject only to the matters excepted by this Certification and the attached Schedule.

This Certification is given in accordance with the Massachusetts General Laws, Chapter 93, Section 70, as amended, and shall be limited as to the mortgagor, to the amount of the consideration shown on the deed and for only as long as the mortgagor has title to the mortgaged premises, and shall be limited as to the mortgagee, to the original principal amount secured by the mortgage and for only so long as the original debt secured by the mortgage remains unpaid.

This certification does not cover any possible defects, encumbrances or adverse claims resulting from any factual inaccuracy or the lack of authenticity of any of the instruments and documents appearing in the public records

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which were examined on or account of any inaccuracy, error or omission in the indices of such public records, as we are not responsible for determining and have not determined the accuracy and authenticity of such matters.

Neither the mortgagee nor counsel for the mortgagee have made any detailed inspection of the property and do not warrant or make any representations respecting the condition or fitness of any part thereof.

Executed this 1 day of December, 2004

ATTORNEY:


Jorge A. Elias

Attachments:

1. Deed
2. Mortgage
3. Assignment of Mortgage
4. Discharge of Mortgage
5. Mortgage
6. Appraisal